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| Substitute for form 1449A/PTO<br><br><b>INFORMATION DISCLOSURE<br/>STATEMENT BY APPLICANT</b><br><br>(use as many sheets as necessary) |   |    |   | <b>Complete if Known</b> |  |
|  |   |    |   | Application Number       | 09/193,787   |
|  |   |    |   | Filing Date              | 11/17/1998   |
|  |   |    |   | First Named Inventor     | Jay Paul Drummond, et al.  |
|  |   |    |   | Group Art Unit           | <div style="text-align: center; font-weight: bold; font-size: 1.5em;">RECEIVED</div> |
|  |   |    |   | Examiner Name            |  |
|  |   |    |   | Attorney Docket Number   |  |
| Sheet  | 1 | of | 2 | APR 13 2000              |  |

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|                       |                      |                    |   |       |
|-----------------------|----------------------|--------------------|---|-------|
| Examiner<br>Signature | <i>Salute Wailoh</i> | Date<br>Considered | 9 | 24/01 |
|-----------------------|----------------------|--------------------|---|-------|

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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PTO/SB/08B (10-96)  
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Trademark Office: U.S. DEPARTMENT OF COMMERCE

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|   |   |    | Examiner Name            |                           |          |
| Sheet   | 2 | of | 2                        | Attorney Docket Number    | D-1077+1 |

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|                       |                            |                    |         |
|-----------------------|----------------------------|--------------------|---------|
| Examiner<br>Signature | <i>Salvatore W. Wilson</i> | Date<br>Considered | 9/24/01 |
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Sheet 1 of 2

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| First Named Inventor   | Jay Paul Drummond |
| Group Art Unit         | 2761              |
| Examiner Name          |                   |
| Attorney Docket Number | D-1077+1          |

## U.S. PATENT DOCUMENTS

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## FOREIGN PATENT DOCUMENTS

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Examiner  
Signature

Galilee Weylon

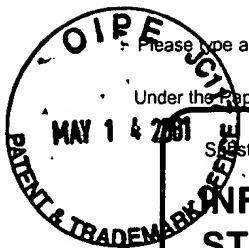
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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 2 of 2

### Complete if Known

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| Examiner Name          |                   |
| Attorney Docket Number | D-1077+1          |

### OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

| Examiner Initials <sup>1</sup> | Cite No. <sup>1</sup> | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T <sup>2</sup> |
|--------------------------------|-----------------------|---|----------------|
|                                |                       | <del>Microsoft Press Computer Dictionary. 2nd Edition. Page 145. 1994</del>   |                |
|                                |                       | <del>Canada: Toronto nets a first with Internet Technology. Electronic Payments International. No. 117, page 5. 3/1997</del>  |                |
|                                |                       | <del>The Year of the Thin Client. Cards International. No. 169, page 7. 12/11/96</del>  |                |
|                                |                       | <del>IBM Revamps OS/2. Communications Week, No. 634, page 21. 10/21/96</del>  |                |
|                                |                       | <del>Totty, Patrick. Web Navigation. Credit Union Magazine, Vol. 65, No. 7, Pages 66-68. 7/1999</del>   |                |
|                                |                       | <del>Merrick, Bill. E-Commerce Tops list of Emerging Technologies. Credit Union Magazine, Vol. 65, No. 4, Page 14. 4/1999</del>   |                |
|                                |                       | <del>Orenstein, Alison. CIBC, NCR develop Web-based bank unit. Bank Systems &amp; Technology, Vol. 34, No. 5, Page 18. 5/1997</del>   |                |
|                                |                       | <del>Leon, Mark. TP Monitor Vendors Spin Web Features. InfoWorld, Vol. 18, No. 27, Page 37. 7/1/1996</del>  |                |
|                                |                       | <del>Patridge, John. CIBC expands Bank Machine Offerings. Globe &amp; Mail. Page B6. 2/1997</del>   |                |
|                                |                       | <del>Java Goes Full Circle. Bank Technology News, Vol. 9, No. 12, Page 9-10. 12/1996</del>  |                |
|                                |                       | <del>More ATM Deployers Surf the Radio Waves. Bank Network News, Vol. 14, No. 23, Page 2. 4/1996</del>  |                |

Examiner  
Signature

*Valerie Wayles*

Date  
Considered

10/18/01

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